

In re:
Cheryl J. Brown
Debtor

Case No. 19-13337-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Mar 14, 2025

User: admin
Form ID: 3180W

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Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db	+ Cheryl J. Brown, 53 Black Eyed Susan Road, Langhorne, PA 19047-3419
14351222	+++ Villages of Flowers Mill Community Association, c/o Stefan Richter, Esquire, Clemons Richter & Reiss, P.C., 2003 South Easton Road, Suite 300, Doylestown, PA 18901-7100

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 15 2025 00:49:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14352668	+ EDI: PHINAMERI.COM	Mar 15 2025 04:13:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
14347112	Email/PDF: bncnotices@becket-lee.com	Mar 15 2025 00:36:22	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14343439	+ Email/Text: EZLaunch@lsc.net	Mar 15 2025 00:48:00	ICUL Service Corp, 1807 W Diehl Rd, Naperville, IL 60563-1890
14331278	+ EDI: IRS.COM	Mar 15 2025 04:13:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14341236	+ Email/Text: RASEBN@raslg.com	Mar 15 2025 00:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14336297	Email/PDF: resurgentbknotifications@resurgent.com	Mar 15 2025 00:35:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14360857	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 15 2025 00:49:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14359495	Email/Text: Bankruptcy.Notices@pnc.com	Mar 15 2025 00:48:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14342857	EDI: PENNDEPTREV	Mar 15 2025 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14342857	Email/Text: RVSVBCICNOTICE1@state.pa.us	Mar 15 2025 00:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14900600	^ MEBN	Mar 15 2025 00:12:07	U.S. Bank Trust Company, National Association, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14367097	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 15 2025 00:49:00	U.S. Bank, National Assoc. et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt

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14361654

Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com

Mar 15 2025 00:37:07

Lake City, UT 84165-0250

Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2025 at the address(es) listed below:

Name	Email Address
ANN E. SWARTZ	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com ecfmail@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 bkgroup@kmllawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 bkgroup@kmllawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust Company National Association mimcgowan@raslg.com
PAUL H. YOUNG	on behalf of Debtor Cheryl J. Brown support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
ROBERT BRIAN SHEARER	on behalf of Creditor U.S. Bank National Association as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 rshearer@raslg.com
ROBERT BRIAN SHEARER	on behalf of Creditor U.S. Bank Trust Company National Association rshearer@raslg.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
SHERRI DICKS	on behalf of Creditor U.S. Bank Trust Company National Association sdicks@raslg.com, shrdlaw@outlook.com
STEFAN RICHTER	on behalf of Creditor Villages of Flowers Mill Community Association srichter@clemonslaw.com

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Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing wcraig@egalawfirm.com
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 13

Information to identify the case:

Debtor 1	Cheryl J. Brown	Social Security number or ITIN xxx-xx-4004
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-13337-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl J. Brown

3/13/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.